

INTER-DISTRICT VARIATIONS IN AGRICULTURAL CREDIT IN RAJASTHAN

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ABSTRACT

Agricultural credit is important for the growth of agriculture sector. It helps farmers to adopt new technologies and investment. It is very essential for growth of agriculture sector, leading to rural economic development. It helps the farmers to improve their farming and fulfill their initial requirement of farm assets like seeds, fertilizers, etc. Credit is not only required by the small farmers and marginal farmers for survival but also by the large farmers to increase their income. Hence credit has occupied an important place in the development of agriculture sector. Agricultural credit plays a vital role in enriching the economic and social life of nations. The flow of credit is very much akin to the circulation of blood in the body. In human body circulation of blood has to be smooth and uniform through all the organs. Like-wise as in our economy credit should steadily and evenly flow through various sectors of the economy. Agricultural credit helps to increase economy development in many ways:-It gives strength to the farmers to adopt new technologies, increase production level, and helps to increase the standard of living of rural population. Credit is the confidence reposed in a person which enables him to obtain from another the temporary use of a thing of value. It may be accorded on the security of real estate in different forms depending on the kind of security taken. So credit is nothing but the confidence building power of the borrower. Thus the credit is supposed to give a thrust to the development process and work as a lubricant that keeps the wheels of development in motion. The current paper examine the status of agricultural credit in Rajasthan, inter-district variation in agricultural credit in Rajasthan.

KEYWORDS: *Agricultural Credit ,Inter-District Variations, Net Sown Area, NABARD.*

Introduction

Agricultural credit plays a vital role in enriching the economic and social life of nations. The flow of credit is very much akin to the circulation of blood in the body. In human body circulation of blood has to be smooth and uniform through all the organs. Like-wise as in our economy credit should steadily and evenly flow through various sectors of the economy. Agricultural credit helps to increase economy development in many ways:- It gives strength to the farmers to adopt new technologies, helps to increase production level and increase the standard of living of rural population. Credit is the confidence reposed in a person which enables him to obtain from another the temporary use of a thing of value. It may be accorded on the security of real estate in different forms depending on the kind of security taken. So credit is nothing but the confidence building power of the borrower. Thus the credit is supposed to give a thrust to the development process and work as a lubricant that keeps the wheels of development in motion.

Objectives of the Study

- To know the status of agriculture credit in Rajasthan.
- To find out the inter-district variations in agricultural credit in Rajasthan.
- To find out intra-district variations in agricultural credit in Rajasthan.
- To find out agricultural credit per hectare net sown area in Rajasthan.

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Research Design and Methodology

The present paper is based on secondary data. The data have been collected from various journals, basic statistical returns, statistical abstract, agricultural statistics, annual credit plan, bulletins, periodical and newspaper devoted to the subject of agriculture credit in Rajasthan. The present study has analyzed the inter-district variations in agricultural credit in Rajasthan on the basis of indicators such as percentage of agricultural credit to total credit and agricultural credit per hectare net sown area. For this, methodology used is based on different statistical tools and indicators as: correlation, arithmetic mean, standard deviation and coefficient of variation.

Status of Agricultural Credit in Rajasthan

In Rajasthan, agriculture is the mainstream of the people. Agriculture and other rural activities mainly depend on the monsoon. The frequent famines disturb their normal routine of cultivation. The uncertainty in yield due to natural calamities is the main factor of unpredictable risk to the agriculturist. Development of agriculture sector needs inputs to have better performance in the field of agricultural production. Both the inputs and infrastructure are so expensive that most of the farmers are unable to afford these facilities. To make affordable inputs and infrastructures farmers need credit. Demand for credit depends on many factors like income, farm size, repaying capacity, timely supply of credit and so on. It depends on both farm and non farm incomes. All these factors are not distributed equally across the regions. Therefore, the allocation and utilization of agricultural credit varies across the regions. Hence, demand for credit varies across the districts. In this, Commercial Banks have played a greater role in providing agricultural credit among farmers than Co-operative banks and RRBs.

Table 1: Status of Agricultural Credit in Rajasthan

(Rs. In lakhs)

Year	Agricultural Credit
2005-06	968769.28
2006-07	1226655.28
2007-08	1653681.19
2008-09	1918267.71
2009-10	2170207.39
2010-11	2596504.77
2011-12	3209194.58
2012-13	4004635.79
2013-14	5064190.10
2014-15	6070636.10

Source: Basic Statistical Returns, RBI Publications (Various Issues)

Inter-district Variations in Agricultural Credit in Rajasthan

Agricultural credit has varied from district to district, because every district is different from each other in some aspect like: population, geographical area, economic activities and agricultural activities. To explain the variations in agricultural credit in districts the most suitable indicators are percentage of agricultural credit to total credit and agricultural credit per hectare net sown area.

- **(a) Inter-District Variations in Percentage of Agricultural Credit to Total Credit in Rajasthan during the Period 2005-06 to 2014-15.**

To measure the Inter-district variations in percentage of agricultural credit to total credit can be studied by observing the co-efficient of variation of percentage of agricultural credit to total credit during the period 2005-06 to 2014-15. We observe from the table-2, that the inter-district variations have declining trend. This shows in the table-2 as follows

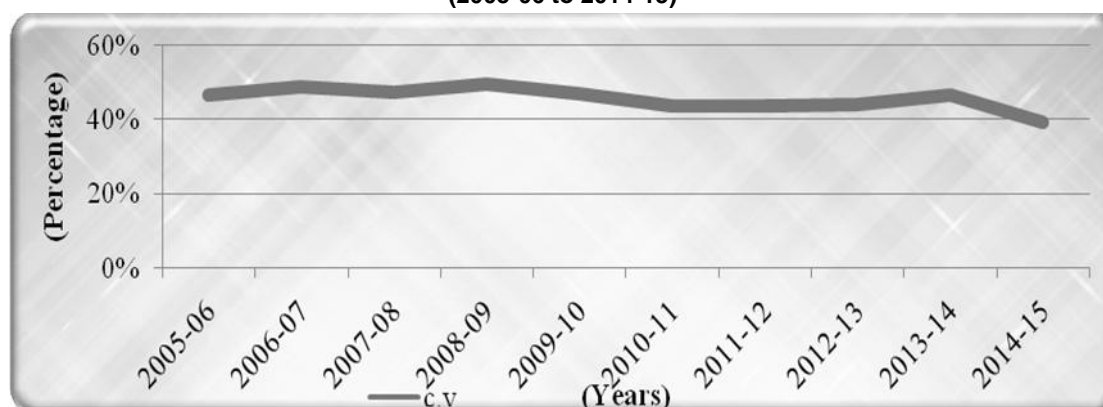
Table 2: Inter-District Variations in Percentage of Agricultural Credit to Total Credit in Rajasthan (2005-06 to 2014-15)

S. No.	District	Percentage									
		2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
1	Ajmer	16.79	15.72	17.70	18.01	20.16	18.32	22.58	20.43	24.39	26.99
2	Alwar	35.91	37.40	35.64	36.78	37.30	39.88	42.90	42.10	42.46	45.82
3	Banswara	28.31	26.15	29.38	30.36	30.35	32.84	33.56	36.31	38.97	44.76
4	Baran	70.15	77.08	78.72	79.10	75.90	79.10	74.76	79.58	79.79	82.39
5	Barmer	52.02	52.40	53.13	51.49	45.59	47.37	41.69	47.82	46.42	55.63
6	Bharatpur	69.58	72.29	74.44	70.49	72.84	72.59	68.70	71.82	70.39	70.21

S. No.	District	Percentage									
		2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15
7	Bhilwara	13.52	12.75	10.82	11.76	12.01	13.82	14.91	17.44	19.72	27.47
8	Bikaner	30.29	29.68	28.18	35.68	34.23	38.13	42.39	42.32	46.35	49.51
9	Bundi	64.09	63.20	68.37	73.86	73.53	73.53	75.96	78.02	30.33	80.60
10	Chittorgrrh	42.35	42.16	45.80	47.34	38.65	42.47	43.70	44.24	48.17	59.27
11	Churu	55.17	57.95	61.48	61.20	61.66	64.62	66.71	71.36	71.69	74.69
12	Dausa	57.19	56.19	56.07	63.30	57.98	60.79	63.24	66.47	68.38	71.44
13	Dholpur	71.86	73.50	75.41	79.35	74.20	76.07	71.25	68.09	64.96	69.97
14	Dungarpur	29.94	34.27	35.72	40.41	44.23	39.34	45.30	46.97	38.45	40.01
15	Ganganagar	61.56	59.42	62.11	59.92	59.48	60.55	65.65	66.13	67.24	67.91
16	Hanumangarh	67.76	74.21	72.53	71.95	74.58	70.09	74.90	74.85	75.01	78.54
17	Jaipur	8.05	9.02	12.34	9.48	9.95	30.24	5.75	6.77	6.35	6.16
18	Jaisalmer	43.14	47.91	35.62	31.70	37.03	28.56	46.67	58.10	67.04	75.12
19	Jalore	67.71	71.38	73.15	73.34	77.20	78.71	80.31	82.89	82.15	85.59
20	Jhalawar	56.12	58.79	65.64	68.40	66.75	68.36	61.58	68.29	69.78	74.73
21	Jhunjhunu	50.85	47.21	49.63	52.65	53.61	56.42	61.17	58.64	58.71	62.05
22	Jodhpur	13.18	12.66	13.64	14.90	14.49	14.28	19.80	18.28	20.55	22.54
23	Karauli	45.59	51.37	59.58	62.47	62.38	63.51	66.14	68.02	11.21	68.60
24	Kota	24.33	19.06	20.03	13.73	16.50	22.25	23.00	20.89	24.47	24.74
25	Nagaur	52.35	56.06	57.23	31.04	57.52	56.85	56.42	55.35	57.43	63.34
26	Pali	38.74	38.59	37.97	41.90	44.35	47.98	46.99	45.96	50.77	44.36
27	Pratapgarh	-	-	-	65.94	68.61	71.65	73.48	77.19	77.31	42.08
28	Rajsamand	14.62	15.06	21.31	16.31	13.59	15.53	14.98	15.49	15.16	29.68
29	S.Madhopur	62.18	66.36	67.37	61.70	65.00	67.59	66.54	68.82	70.52	71.90
30	Sikar	49.74	47.34	48.74	52.54	54.87	59.43	63.08	64.59	66.00	65.01
31	Sirohi	13.34	16.36	22.62	16.86	24.78	31.05	28.83	33.36	32.33	42.08
32	Tonk	58.73	60.50	62.87	65.32	55.67	61.35	63.69	67.55	68.78	71.03
33	Udaipur	16.33	13.07	13.96	10.62	11.11	11.44	12.40	11.55	12.76	14.85
	Rajasthan	26.98	26.92	28.42	24.98	25.63	37.87	24.91	26.23	26.39	31.12
	Mean	43.17	44.22	45.85	46.06	46.85	48.93	49.67	51.38	49.21	54.82
	Std. Dev.	20.27	21.65	21.89	22.93	22.18	21.50	21.84	22.71	23.05	21.63
	C.V	46.95	48.96	47.74	49.79	47.34	43.93	43.98	44.20	46.84	39.46

Source: Basic Statistical Returns, RBI Publication, (Various Issues)

Graph 1: Inter-District Variations in Percentage of Agricultural Credit to Total Credit in Rajasthan (2005-06 to 2014-15)



The above table-2 and Graph-1 shows declining trend in percentage of agriculture credit to total credit during the period 2005-06 to 2014-15. From the table-1 we observe that the co-efficient of variation of percentage of agricultural credit to total credit in the year 2005-06 was 46.95%. It was high in the year 2008-09, it was 49.79%. After that C.V. started decline. In the year 2010-11 it was 43.93%, which is less

than the previous years. In the year 2014-15, co-efficient of variation of percentage of agricultural credit to total credit is only 39.46%. This trend shows that after 2008-09 the variation in percentage of agriculture credit to total Credit has declined and is more consistent as compared to previous years.

• **(b) Intra- district variations in Percentage of Agricultural credit to Total Credit in Rajasthan**

Intra-district variations in agricultural credit can be studied by observing the co-efficient of variation of percentage of agricultural credit to total credit in particular district. From the table-3, it was observed that Bharatpur district was highly consistent (lowest C.V: 2.45%) during the period 2005-06 to 2014-15. This is less than the state level variability (14.09%). Highest variability is observed in Jaipur district (69.78%) than in Sirohi district (34.56%). The co-efficient of variation in percentage of agricultural credit to total credit in Rajsamand district is 28.30%, which is just double of state variation.

Table3: Intra-District Variations in Percentage of Agricultural credit to Total Credit in Rajasthan (2005-06 to 2014-15)

S. No.	District	C.V (%)
1	Ajmer	17.83
2	Alwar	8.88
3	Banswara	16.89
4	Baran	4.38
5	Barmer	8.61
6	Bharatpur	2.45
7	Bhilwara	32.61
8	Bikaner	19.46
9	Bundi	21.18
10	Chittorgrrh	12.33
11	Churu	9.86
12	Dausa	8.70
13	Dholpur	5.76
14	Dungarpur	13.28
15	Ganganagar	5.36
16	Hanumangarh	4.09
17	Jaipur	69.78
18	Jaisalmer	32.70
19	Jalore	7.41
20	Jhalawar	8.42
21	Jhunjhunu	9.19
22	Jodhpur	21.52
23	Karauli	30.95
24	Kota	17.50
25	Nagaur	15.88
26	Pali	9.98
27	Pratapgarh	17.91
28	Rajsamand	28.30
29	S.Madhoper	4.88
30	Sikar	12.84
31	Sirohi	34.56
32	Tonk	7.46
33	Udaipur	14.07
	Rajasthan	14.09

It is evident from the table -3 depict that fourteen district are greater than the state level variability. Six districts are highly consistent. They have low co-efficient of variation in percentage of agricultural credit to total credit. They are: Bhartapur (C.V:2.45%), Hanumangarh (C.V:4.09%), Baran (C.V:4.38%), Sawaimadhoper (C.V:4.88%), Ganganagar (C.V:5.36%) and Dholpur (C.V:5.76%) during the period from 2005-06 to 2014-15.

- **Agricultural Credit Per hectare Net Sown Area in Rajasthan**

Net sown area indicates the geographical on which cultivation takes place. Net area sown represents total area sown with the crops and orchards counting area sown more than once in the same year once only. The net area sown during the year 2013-14 was 182.68 lakhs hectares which represents 53.31 percent of total reporting area as against 174.79 lakhs hectares in the year 2012-13 showing an increase of 4.51 percent. It is a significant indicator to measure variations in agricultural credit district to district with the help of agricultural credit per hectare net sown area.

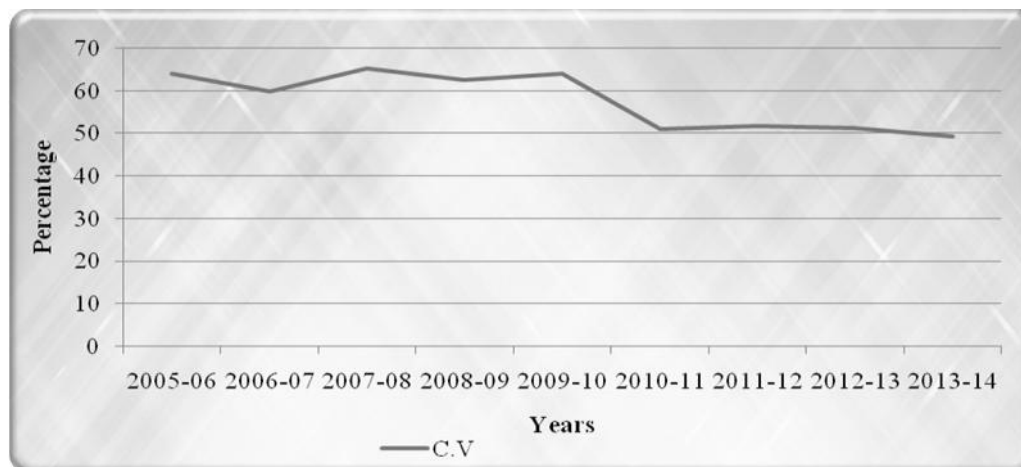
- **(a) Inter-District Variations in Agricultural Credit Per Hectare Net Sown Area in Rajasthan during the Period 2005-06 to 2014-15.**

To measure the Inter-district variations in agricultural credit per hectare net sown area in Rajasthan can be studied by observing the co-efficient of variation of agricultural credit per hectare net sown area during the period 2005-06 to 2014-15. we observe from the table-4, that the inter-district variations in agricultural credit per hectare net sown area in Rajasthan has declining trend. This show in the table 4 as follows:

Table 4: Inter-District Variations in Agricultural Credit Per hectare Net Sown Area in Rajasthan (2005-06 to-2013-14) (Rs. in Lakhs)

Agricultural Credit Per hectare Net Sown Area (2005-06 To-2013-14)										
S. N.	District	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
		Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area	Agricultural credit Per Hectare Net Sown Area
1	Ajmer	0.05477	0.0692	0.086283	0.111261	0.133118	0.144347	0.220068	0.251258	0.352722
2	Alwar	0.138918	0.164078	0.213143	0.227367	0.250728	0.314068	0.392615	0.483898	0.556746
3	Banswara	0.053917	0.064679	0.091495	0.145412	0.134698	0.211537	0.200106	0.254632	0.319543
4	Baran	0.070668	0.116015	0.136859	0.14819	0.161487	0.205208	0.23209	0.281916	0.331025
5	Barmer	0.016381	0.020872	0.028205	0.035312	0.044557	0.052729	0.067547	0.096005	0.101036
6	Bharatpur	0.171689	0.199358	0.259603	0.273349	0.270051	0.314026	0.360372	0.448435	0.493066
7	Bhilwara	0.055666	0.067894	0.096665	0.124343	0.130915	0.15729	0.2074	0.280809	0.350151
8	Bikaner	0.025806	0.032096	0.033673	0.042957	0.051893	0.066363	0.079325	0.103844	0.131098
9	Bundi	0.086206	0.111981	0.148772	0.179841	0.223827	0.26633	0.342161	0.412228	0.513196
10	Chittorgrrh	0.054022	0.070027	0.109442	0.168331	0.180812	0.221052	0.258133	0.324718	0.471944
11	Churu	0.021661	0.031092	0.042475	0.046059	0.057429	0.071481	0.089573	0.121948	0.145105
12	Dausa	0.080887	0.108621	0.131115	0.151305	0.145861	0.19698	0.254401	0.297447	0.381824
13	Dholpur	0.109625	0.141872	0.169551	0.234504	0.168338	0.21198	0.215326	0.254945	0.281317
14	Dungarpur	0.062122	0.075994	0.109239	0.148711	0.150444	0.198346	0.19641	0.236061	0.297248
15	Ganganagar	0.146581	0.150176	0.179635	0.184999	0.238409	0.25548	0.308465	0.376899	0.510602
16	Hanumangarh	0.056932	0.088348	0.100013	0.111502	0.146616	0.161796	0.210512	0.278392	0.370531
17	Jaipur	0.157509	0.235105	0.399257	0.447652	0.540042	0.373499	0.50371	0.700936	0.789883
18	Jaisalmer	0.013325	0.017421	0.029702	0.03357	0.036131	0.043255	0.0535	0.081814	0.112167
19	Jalore	0.038126	0.057236	0.069397	0.080227	0.10807	0.134503	0.158582	0.2086	0.233989
20	Jhalawar	0.064198	0.076091	0.105479	0.126701	0.129969	0.173718	0.177569	0.236072	0.315912
21	Jhunjhunu	0.059034	0.069107	0.088151	0.104892	0.12542	0.156101	0.224532	0.279246	0.33718
22	Jodhpur	0.024113	0.032486	0.040799	0.048692	0.058074	0.061877	0.094607	0.123484	0.151672
23	Karauli	0.040493	0.056249	0.077861	0.094837	0.094281	0.118062	0.152411	0.190916	0.252093
24	Kota	0.170966	0.156068	0.193945	0.204449	0.248248	0.372002	0.431844	0.412118	0.526649
25	Nagaur	0.024981	0.035425	0.044781	0.049326	0.054639	0.058144	0.069259	0.087369	0.109531
26	Pali	0.036236	0.044276	0.059986	0.080505	0.105028	0.12813	0.168616	0.1854	0.270041
27	Pratapgarh	-	-	-	0.050415	0.056563	0.073931	0.085672	0.10435	0.071073
28	Rajsamand	0.036978	0.041306	0.069986	0.074677	0.085878	0.106716	0.116226	0.134438	0.19545
29	S.Madhopur	0.086143	0.119708	0.154546	0.135389	0.144676	0.182018	0.217138	0.279053	0.368272
30	Sikar	0.070543	0.084928	0.106938	0.128534	0.166698	0.217427	0.279068	0.37407	0.44676
31	Sirohi	0.061129	0.080076	0.111555	0.132123	0.15183	0.167682	0.194122	0.254996	0.306927
32	Tonk	0.04931	0.075058	0.092539	0.098814	0.097935	0.117387	0.141611	0.172868	0.212461
33	Udaipur	0.100557	0.088516	0.123281	0.151308	0.16932	0.190143	0.258596	0.295628	0.399572
	Rajasthan	0.057584	0.073173	0.096731	0.109294	0.127851	0.141507	0.177948	0.229114	0.277221
	Mean	0.069984	0.086917	0.115762	0.132593	0.147333	0.173443	0.210957	0.261357	0.324448
	Std. Dev.	0.044874	0.052127	0.075615	0.0829	0.094481	0.088185	0.108765	0.133958	0.159577
	C.V	64.1205	59.97315	65.31981	62.52255	64.12784	50.84413	51.55793	51.25462	49.1842

Source: Agriculture Credit: Basic Statistical Return (RBI Publications); Net Sown Area: Agriculture Statistics. Directorate of Economics & Statistics, Rajasthan (Various Issues).

Graph 2: Inter-District Variations in Agricultural Credit Per hectare Net Sown Area in Rajasthan (2005-06 to 2013-14).

The above table 4 and graph 2 is showing declining trend in agricultural credit per hectare, net sown area in Rajasthan during the period 2005-06 to 2014-15. From the table-3 we observe that the co-efficient of variation of agricultural credit per hectare net sown area in the year 2005-06 was 64.12%. It was high in the year 2007-08. It was (65.32%). After that C.V. started declining. In the year 2010-11 it was 50.85%, which is less than the previous years. In the year 2013-14, co-efficient of variation of agricultural credit per hectare net sown area is only 49.18%. This trend shows that after 2009-10, the variation in agricultural credit per hectare net sown area has declined and more consistent as compared to previous years.

(b) Intra-District Variations in Agricultural credit Per Hectare Net Sown Area

To measure the variations in agriculture credit in all districts of Rajasthan, we use another indicator that is agricultural credit per hectare net sown area. To study the variation in agricultural credit per hectare net sown area we calculate co-efficient of variation during the period 2005-06 to 2013-14. The table-5 show intra-district variations in agricultural credit per hectare net sown area as follows.

Table 5: Intra-District variations in Agricultural Credit Per Hectare Net Sown Area in Rajasthan (2005-06 to 2013-14)
(Rs. in Lakhs)

S. N.	District	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	Mean	Std. Dev.	C.V
		Per Hectare Net Sown Area	Per Hectare Net Sown Area	Per Hectare Net Sown Area	Per Hectare Net Sown Area	Per Hectare Net Sown Area	Per Hectare Net Sown Area	Per Hectare Net Sown Area	Per Hectare Net Sown Area	Per Hectare Net Sown Area			
1	Ajmer	0.05477	0.0692	0.086283	0.111261	0.133118	0.144347	0.220068	0.251258	0.352722	0.158114	0.098197	62.10516
2	Alwar	0.138918	0.164078	0.213143	0.227367	0.250728	0.314068	0.392615	0.483898	0.556746	0.304618	0.144909	47.57091
3	Banswara	0.053917	0.064679	0.091495	0.145412	0.134698	0.211537	0.200106	0.254632	0.319543	0.164002	0.089732	54.71422
4	Baran	0.070668	0.116015	0.136859	0.14819	0.161487	0.205208	0.23209	0.281916	0.331025	0.187051	0.083187	44.4728

5	Barmer	0.016381	0.020872	0.028205	0.035312	0.044557	0.052729	0.067547	0.096005	0.101036	0.051405	0.03106	60.42251
6	Bharatpur	0.171689	0.199358	0.259603	0.273349	0.270051	0.314026	0.360372	0.448435	0.493066	0.309994	0.107286	34.6089
7	Bhilwara	0.055666	0.067894	0.096665	0.124343	0.130915	0.15729	0.2074	0.280809	0.350151	0.163459	0.098993	60.56113
8	Bikaner	0.025906	0.032096	0.033673	0.042957	0.051893	0.066363	0.079325	0.103844	0.131098	0.063006	0.035894	56.96874
9	Bundi	0.086206	0.111981	0.148772	0.179841	0.223827	0.26633	0.342161	0.412228	0.513196	0.253838	0.144027	56.73967
10	Chittorgrrh	0.054022	0.070027	0.109442	0.168331	0.180812	0.221052	0.258133	0.324718	0.471944	0.206498	0.13263	64.22816
11	Churu	0.021661	0.031092	0.042475	0.046059	0.057429	0.071481	0.089573	0.121948	0.145105	0.069647	0.041927	60.19919
12	Dausa	0.080887	0.108621	0.131115	0.151305	0.145861	0.19698	0.254401	0.297447	0.381824	0.194271	0.098625	50.76643
13	Dholpur	0.109625	0.141872	0.168551	0.234504	0.168338	0.21198	0.215326	0.254945	0.281317	0.198606	0.055519	27.95441
14	Dungarpur	0.062122	0.075994	0.109239	0.148711	0.150444	0.198346	0.19641	0.236061	0.297248	0.163842	0.076418	46.64167
15	Ganganagar	0.146581	0.150176	0.179635	0.184999	0.238409	0.25548	0.308465	0.376899	0.510602	0.26125	0.12057	46.15129
16	Hanumangarh	0.056932	0.088348	0.100013	0.111502	0.146616	0.161796	0.210512	0.278392	0.370531	0.169405	0.101233	59.7583
17	Jaipur	0.157509	0.235105	0.399257	0.447652	0.540042	0.373499	0.50371	0.700936	0.789883	0.460844	0.202666	43.97709
18	Jaisalmer	0.013325	0.017421	0.029702	0.033357	0.036131	0.043255	0.0535	0.081814	0.112167	0.046765	0.031861	68.1306

19	Jalore	0.038126	0.057236	0.069397	0.080227	0.10807	0.134503	0.158582	0.2086	0.233989	0.12097	0.06843	56.56789
20	Jhalawar	0.064198	0.076091	0.105479	0.126701	0.129989	0.173718	0.177569	0.236072	0.315912	0.15619	0.080362	51.45123
21	Jhunjhunu	0.059034	0.069107	0.088151	0.104892	0.12542	0.156101	0.224532	0.279246	0.33718	0.160407	0.098514	61.41532
22	Jodhpur	0.024113	0.032486	0.040799	0.048692	0.058074	0.061877	0.094607	0.123484	0.151672	0.070645	0.043532	61.62161
23	Karauli	0.040493	0.056249	0.077861	0.094837	0.094281	0.118062	0.152411	0.190916	0.252093	0.119689	0.067995	56.80986
24	Kota	0.170966	0.156068	0.193945	0.204449	0.248248	0.372002	0.431844	0.412118	0.526649	0.30181	0.135508	44.89857
25	Nagaur	0.024981	0.035425	0.044781	0.049326	0.054639	0.058144	0.069259	0.087369	0.109531	0.059273	0.0262	44.20174
26	Pali	0.036236	0.044276	0.059986	0.080505	0.105028	0.12813	0.168616	0.1854	0.270041	0.119802	0.076937	64.22025
27	Pratapgarh	-	-	-	0.050415	0.056563	0.073931	0.085672	0.10435	0.071073	0.073667	0.019625	26.6394
28	Rajsamand	0.036978	0.041306	0.069986	0.074677	0.085878	0.106716	0.116226	0.134438	0.19545	0.09574	0.049497	51.70006
29	S.Madhopur	0.086143	0.119708	0.154546	0.135389	0.144676	0.182018	0.217138	0.279053	0.368272	0.187438	0.088369	47.14594
30	Sikar	0.070543	0.084928	0.106938	0.128534	0.166698	0.217427	0.279068	0.37407	0.44676	0.20833	0.133229	63.9511
31	Sirohi	0.061129	0.080076	0.111555	0.132123	0.15183	0.167682	0.194122	0.254996	0.306927	0.162271	0.079955	49.27278
32	Tonk	0.04931	0.075058	0.092539	0.098814	0.097935	0.117387	0.141611	0.172868	0.212461	0.117553	0.050585	43.03159

33	Udaipur	0.100557	0.088516	0.123281	0.151308	0.16932	0.190143	0.258596	0.295628	0.399572	0.197436	0.102445	51.88801
	Rajasthan	0.05754	0.073173	0.096731	0.109294	0.127851	0.141507	0.177948	0.229114	0.277221	0.143375	0.072749	50.73993

Source: Agriculture Credit: Basic Statistical Return (RBI Publications); Net Sown Area: Agriculture Statistics, Directorate of Economics & Statistics, Rajasthan (Various Issues).

The above table-5 shows that, Pratapgarh district was highly consistent (lowest C.V: 26.64%) during the period 2005-06 to 2014-15, which is less than the state level variability (50.74%). Followed by Pratapgarh, Dholpur district is highly consistent (lowest C.V:27.95%). Highest variability is observed in Jaisalmer district (68.13%) followed by Chhittorgarh district (64.23%) and Pali district (64.22%) during the period from 2005-2006 to 2013-14.

Conclusion

To measure "Inter-District Variations in Agricultural Credit in Rajasthan" two indicators have been taken in the present study. Firstly, percentage of agricultural credit to total credit in various districts of Rajasthan. Secondly,

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